(f) whether such a cut of date is in force in respect of the pension schemes of Air India Employees, Delhi Transport Corporation etc.; and

(g) whether Government propose to take steps to rectify this anomaly against bank employees retired prior to 1st January, 1986?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM) (a) and (b) In pursuance of an understanding reached between Indian Banks' Association (representing Banks' Management) and representatives of bank employees/officers in October 1993, a pension scheme has been introduced in lieu of contributory provident fund (broadly on the basis of pension scheme applicable to Government? Reserve Bank of India employees) in the public sector banks (Except State Bank of India which already had a pension scheme).

In terms of the scheme, employees who were in service of the bank before 29.9.95 and continue to be in service on 29.9.95 had the option either to opt for pension in lieu of contributory provident fund scheme or continue with the contributory provident fund scheme. Employees who joined the bank service on or after 29.9.95 are governed by the pension regulations only. Employees who retired on or after 1.1.1986 are also eligible for pension provided they give their option and apply for the sceheme within prescribed period and refund the bank's contribution towards provident fund alongwith interest received with further simple interest @ 6% p.a. from the date of withdrawal of the provident fund till the date of refund.

(c), (d) & (g) The employees of aforesaid public sector banks who retired prior to 1.1.1986 are not entitled for the pension but they have already availed the benefit of contributory provident fund. The pension scheme in these banks is on the lines of the scheme of Reserve Bank of India which also stipulates the cut off date as 1.1.1986. It may be mentioned that when introducing any new benefit, stipulating a cut-off date is inevitable. Further it is neither feasible nor practicable to cover all past retired employees.

(e) Indian Banks' Association on has reported that it does not collect such information.

(f) The information is being collected and will be laid on the Table of the House.

मध्य प्रदेश के आदिवासी क्षेत्रों में मलेरिया का उन्मूलन

2260. श्री दिलीप सिंह जूदेव: क्या स्वास्थ्य और परिवार कल्याण मंत्री यह बताने की कृपा करेंगे कि:

(क) क्या मलेरिया रिसर्च सेंटर और मेडिकल रिसर्च सेंटर द्वारा मध्य प्रदेश के मंडला जिले के आदिवासियों में मलेरिया से संबंधित विषयों पर गहन अध्ययन किया गया था;

(ख) यदि हां, तो इस संबंध में प्रतिवेदन कब प्राप्त हुआ था और उसमें क्या-क्या प्रमुख निष्कर्ष निकाले गए हैं;

(ग) क्या इस प्रतिवेदन के परिप्रेक्ष्य में केन्द्र सरकार अथवा राज्य सरकार द्वारा मध्य प्रदेश के आदिवासी क्षेत्रों में मलेरिया के नियंत्रण हेतु किसी कार्य योजना को स्वीकृति प्रदान की गई है; और

(घ) यदि हां, तो इस संबंध में की गई कार्यवाही का ब्यौरा क्या है?

स्वास्थ्य और परिवार कल्याण मंत्रालय के राज्य मंत्री (श्री सलीम शेरवानी): (क) से (घ) मध्य प्रदेश में आदिवासी क्षेत्रों में मलेरिया पर समन्वित रोगाणु नियंत्रण की संभाव्यता पर एक अध्ययन मध्य प्रदेश के मण्डला जिले में भारतीय आयुर्विज्ञान अनुसंधान परिषद के अन्तर्गत मलेरिया अनुसंधान केन्द्र के फील्ड स्टेशन के माध्यम से किए जा रहे हैं और इसके मार्च, 1997 तक जारी रहने की संभावना है।

Tax relief to firms generating employment

2261. PROF. NAUNIHAL SINGH: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Government are considering a tax relief to firms generating employment, if so, the details thereof; and

(b) whether Government are considering a proposal to provide strong incentives in the service sector for providing jobs, if so, the details?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) In the existing provision of the Income-tax Act, there are certain incentives for promoting industrial

growth which generates employment in private sector. Sector 80-IA provides a ten year tax concession to certain industrial undertakings. One of the conditions for claiming the deduction is that the undertaking should employ ten or more workers in a manufacturing process carried on with the aid of power, or employes twenty or more workers in a manufacturing process carried on without the aid of power.

(b) The Government examines the various proposals for formulating the fiscal incentives by way of amending the tax policy at the time of the Budget exercise. These proposals are based on the references from the different Ministries and pre-Budget representations from individuals and trade bodies. The current policy of the Government is reflected in the proposals entitled in Finance (No. 2) Bill, 1996.

Visits of Senior Officers of PNB to various Branches to redress grievances of depositors

2262. SHRI K.M. KHAN: Will the Minister of FINANCE be pleased to state:

(a) whether some existing instructions provide visit of senior officers of Zone Office of Punjab National Bank to various branches in Delhi on some specified days and timings to redress grievances of depositors;

(b) if so, the details thereof, branch-wise;

(c) whether such days of visits and timings have been displayed in each branch, conspicuously;

(d) if so, the details thereof and if not, the reasons therefor;

(e) whether such visits have since been made during first half of 1996 in Paharganj branch office; and

(f) if so, the details thereof; month-wise?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) and (b) Punjab National Bank have reported that their existing instructions do not provide for visits of senior officers to branches specifically for the purpose of redressal of grievances of depositors. However, the bank have a system of 'surprise visits' by senior officers of controlling offices. During these visits aspects of customer service and redressal of public grievances are also looked into.

(c) and (d) Do not arise in view of reply given to parts (a) and (b) above.

(e) and (f) Two surprise visits have been made by senior officers of the bank to the Pahar Ganj Branch of the Bank during the first half of 1996.

Provision for bridge loan granted to M.S. Shoes Ltd.

2263. SHRI DIPANKAR MUKHERJEE: Will the Minister of FINANCE be pleased to state:

(a) whether bank adopt similar stand while making provision in respect of particular Non-Performing advances in terms of RBI guidelines;

(b) if so, whether full provision has been made for the bridge loan granted to M.S. Shoes Ltd. by all the Banks; and

(c) if not, the name of the Banks who have not made full provision against the bridge loan to M.S. Shoes Ltd. and the reasons therefor?

THE MINISTER OF FINANCE (SHRI P. CHADAMBARAM): (a) The banks are required to follow scrupulously the guidelines issued by the Reserve Bank of India (RBI) regarding income recognition, asset classification, provisioning and other related matters.

(b) and (c) RBI has reported that all banks concerned have made full provision for the bridge loan granted to M.S. Shoes Ltd., except United Western Bank Ltd., and UTI Bank Ltd. While UTI Bank Ltd., has written off the entire outstanding loan, United Western Bank Ltd., has treated the loan as sub-standard and has made a provision accordingly.

कृषि आधारित उद्योगों की स्थापना करने के लिए राष्ट्रीय कृषि और ग्रामीण विकास बैंक द्वारा किया गया सर्वेक्षण

2264. श्री नागमणि:
श्री कनकसिंह मोहनसिंह मंगरोला:

क्या वित्त मंत्री यह बताने की कृपा करेंगे कि:

(क) क्या राष्ट्रीय कृषि और ग्रामीण विकास बैंक द्वारा किसी राज्य में कृषि आधारित उद्योगों की स्थापना करने हेतु कोई सर्वेक्षण कराया गया है;